

TRAFALGAR HOLDINGS, LLC

	CPP Disbursement Date 10/23/2009	RSSD (Holding Company) 3030688	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$291	\$343	17.9%	
Loans	\$246	\$226	-8.2%	
Construction & development	\$57	\$51	-11.1%	
Closed-end 1-4 family residential	\$18	\$6	-64.3%	
Home equity	\$9	\$9	7.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	32.6%	
Commercial & Industrial	\$48	\$46	-4.4%	
Commercial real estate	\$106	\$104	-1.4%	
Unused commitments	\$72	\$69	-4.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$23	-12.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$16	\$89	466.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$266	\$306	14.8%	
Deposits	\$266	\$304	14.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$25	\$37	51.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	10.7%	--	
Tier 1 risk based capital ratio	10.3%	15.6%	--	
Total risk based capital ratio	11.5%	16.8%	--	
Return on equity ¹	4.1%	2.9%	--	
Return on assets ¹	0.4%	0.3%	--	
Net interest margin ¹	5.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.7%	43.0%	--	
Loss provision to net charge-offs (qtr)	193.8%	44.8%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.8%	10.9%	0.0%	1.7%
Closed-end 1-4 family residential	17.0%	0.0%	1.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	25.4%	0.0%	5.6%	0.0%
Commercial & Industrial	0.0%	2.5%	0.0%	1.0%
Commercial real estate	0.0%	1.9%	0.0%	0.0%
Total loans	2.4%	3.8%	0.1%	0.6%